

Fill in this information to identify the case:

Debtor 1 James Lee Bradberry

Debtor 2 Tiffany Hare Bradberry
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas
(State)

Case number 16-41005-elm13

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Chalet Properties III, LLC

Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account: 0 2 3 8

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	<u>County Taxes 12-10-2019</u>	(8) \$ <u>4,535.32</u>
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 James Lee Bradberry
First Name Middle Name Last Name

Case number (if known) 16-41005-elm13

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Angie M Marth

Signature

Date 4 / 14 / 2020

Print: Angie M Marth
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

Address 600 E. John Carpenter Fwy., Suite 175
Number Street
Irving, TX 75062
City State ZIP Code

Contact phone (972) 893 - 3096

Email bknotifications@ghidottiberger.com



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
Customer Care: 800-327-7861
https://myloanweb.com/BSI

STATEMENT DATE 12/19/19
Property Address: 6408 MARLETTE CT, NORTH RICHLAND HILLS TX 76182

Account Number: [REDACTED]
Post-Petition Payment Date: 04/01/19
Post-Petition Payment Amount: \$1,127.87
This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.

Explanation of Payment Amount (Post-Petition Payment)

Principal:	\$408.16
Interest:	\$93.65
Escrow (Taxes and/or Insurance):	\$727.44
Regular Monthly Payment:	\$1,127.87
Total Fees and Other Charges:	\$0.00
Past Unpaid Post-Petition Amounts	\$9,885.52
Total Amount Owed Post-Petition	\$11,013.39

Account Information

* Outstanding Principal:	\$33,586.21	
Interest Rate (Until Maturity):	3.75000%	Prepayment Penalty: NO
Escrow Balance:	\$-5,349.57	

* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

Transaction Activity (11/18/19 to 12/19/19)

* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
11/25/19	Payment	\$1,127.87	\$394.38	\$107.43	\$626.06	\$0.00	\$0.00
11/25/19	Payment	\$117.63	\$0.00	\$0.00	\$0.00	\$0.00	\$117.63
11/25/19	Reversal	\$-1,245.50	\$0.00	\$0.00	\$0.00	\$0.00	\$-1,245.50
12/02/19	Payment	\$1,127.87	\$395.62	\$106.19	\$626.06	\$0.00	\$0.00
12/02/19	Payment	\$117.43	\$0.00	\$0.00	\$0.00	\$0.00	\$117.43
12/10/19	Tax Disbursement	\$-4,535.32	\$0.00	\$0.00	\$-4,535.32	\$0.00	\$0.00

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$790.00	\$5,047.97
Interest	\$213.62	\$1,475.56
Escrow (Taxes and/or Insurance)	\$1,252.12	\$8,123.25
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$215.83
Partial Payments (Unapplied)*	\$-1,010.44	\$137.61
Total	\$1,245.30	\$15,000.22**

* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
** These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

Pre-Petition Arrearage Payments

Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$0.00	\$0.00	\$25.09

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. These payments are reflected in your transaction activity.

*Please note that we have not received all of the payments that have become due since your bankruptcy filing.

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. This statement is being sent to you for informational and compliance purposes only. By law, we must send it to you. You can choose to stop receiving statements by writing to us at our address below. If your bankruptcy plan requires you to send your mortgage payments to the Trustee, you should pay the Trustee directly. If you are making post-petition payments directly to the Trustee, this statement may not accurately reflect the amount to be paid to the Trustee, and the transaction history only reflects payments received from the Trustee. Please contact the Trustee or your attorney if you have questions.

Important Messages

Keep upper portion for your records. See reverse for important information.
Please return this portion with your payment



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
Customer Care: 800-327-7861
https://myloanweb.com/BSI

Account Number: [REDACTED]

Property Address: 6408 MARLETTE CT, NORTH RICHLAND HILLS TX 76182

CHRISTOPHER MARVIN LEE
RE: JAMES L BRADBERRY
8701 BEDFORD EULESS ROAD
SUITE 510
HURST TX 76053

Please write your loan number on your check and make payable to:
BSI FINANCIAL SERVICES

Payment Amount

Post-Petition Payment Date: 04/01/19
Post-Petition Payment Amount: \$1,127.87

*All amounts due must be paid in full before additional principal reduction can be made.
Additional Principal: \$ _____
Additional Escrow: \$ _____


Total Amount Enclosed \$ _____

BSI Financial Services
PO BOX 679002
Dallas TX 75267-9002


Payment Options


BSI Financial Services provides you the following options for making your mortgage loan payments:

 • Mail: BSI Financial Services, P.O. Box 679002, Dallas, TX 75267-9002

 • Online: <https://myloanweb.com/BSI>
 • Pay-by-Phone: 800-327-7861. A fee may apply for this service.

 • Monthly, Bi-Weekly and Weekly ACH: Please call 800-327-7861 for instructions on how to enroll in the ACH program.

 • Western Union: Visit the Western Union office nearest you. To make the payment, you will need your loan number, the CODE CITY ("BSI") and the STATE ("PA"). To locate the Western Union office nearest you, call 800.325.6000.

 • Overnight Address: BSI Financial Services, Lockbox Number 679002, 1200 E Campbell Rd Ste. 108, Richardson, TX 75081
Important Notice: BSI Financial Services does not accept cash payments or postdated checks. All payments will be applied upon receipt.**Payment Information**

- **How Payments are Applied:** Payments we receive will be applied in accordance with the terms of your mortgage note. This generally means that funds will first be applied to any payments past due. Once your loan is current, any additional available funds will be applied to outstanding fees, costs and advances prior to being applied to reduce your principal balance. Our servicing system allows for one advance payment. If you send in enough money to satisfy more than one additional monthly payment, any remaining funds will then be applied to fees, costs and your principal balance. Should you have any questions regarding a specific payment, please call our Customer Care Department at 800-327-7861.
- **Additional Amounts:** This is known as a curtailment or partial prepayment. If your loan is current and has the standard payment application requirements (check your Note, Mortgage and any applicable Riders for details), an amount in excess of the regular payment amount will be applied first to any outstanding charges (such as late fees or interest) and then to principal. Also, if your Note has a prepayment penalty, the extra amount you send could trigger that penalty. Please check your Note and understand what it means.
- **Partial Payments:** If you make a partial payment, which is less than an amount sufficient to cover your principal, interest and escrow (if applicable) for a given billing cycle, we may credit the partial payment to your account, return the partial payment to you, or hold the payment in an unapplied funds account. If your statement activity reflects a partial payment was placed in an unapplied funds account, your payment will be held in the unapplied funds account until we receive sufficient funds to cover a full monthly payment. To have your funds applied, you must remit an additional amount sufficient to complete the monthly payment.
- **Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and risk of foreclosure. If you are currently in the military service, or have been within the last 12 months, and joined after signing the Note and Security Instrument now in default, please notify us immediately.

Loan Reinstatement and Payoff Information

The outstanding balance and amount due on your statement is as of the date of the statement and is not the amount needed to bring your loan current or to pay off your loan in full. Because of interest, late charges and other charges that may vary from day to day, the outstanding amounts due on your loan will increase. If your loan is in default, foreclosure activity and costs associated therewith will continue to accrue until the loan is fully reinstated or paid in full. If you would like to bring your loan current, please contact our Customer Care Department or your Loss Mitigation Specialist to request a Reinstatement Quote within 48 hours of when you intend to reinstate. If you are planning on paying off your loan, you must request a payoff quote a minimum of 5 business days before your anticipated payoff date and you will be provided a written Payoff Statement. Our agents are unable to give you a verbal payoff quote.

Mortgage Counseling and Assistance

If you are experiencing financial difficulty and would like counseling or assistance, you can find a list of homeownership counselors in your area on the U.S. Department of Housing and Urban Development's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call their toll-free number at 1-800-569-4287.

Qualified Written Requests

Under the Real Estate Settlement Procedures Act, a qualified written request is written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan that identifies your name, account number and the specific reasons for the request (such as an error on your loan account or a request for information). Any qualified written request you wish to submit must be sent to: BSI Financial Services, Attention: Qualified Written Requests, 314 S Franklin St. / Second Floor PO Box 517 Titusville, PA 16354.

Negative Credit Information Notice

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of the information reported by writing to us at the address listed above.

BSI Financial Services is a debt collector, and any information you provide to us may be used to collect a debt.

Licensed as Servis One, Inc. dba BSI Financial Services. This notice is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services. BSI Financial Services NMLS# 38078.

CHANGE OF NAME / ADDRESS NOTIFICATION

If applicable, please complete the change of address and personal information below (if name change, please supply supporting documentation):

NAME _____

STREET ADDRESS _____

CITY/STATE _____ ZIP CODE _____

SIGNATURE _____ DATE _____

CERTIFICATE OF SERVICE

On April 14, 2020, I served the foregoing documents described as Notice of Postpetition Fees, Expenses and Charges on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTORS

Christopher Marvin Lee ecf@leebankruptcy.com

TRUSTEE

Pam Bassel fwch13cmecf@fwch13.com

US TRUSTEE

US Trustee ustpreion06.da.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll

On April 14, 2020, I served the foregoing documents described as Notice of Postpetition Fees, Expenses and Charges on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtors James Lee Bradberry 6408 Marlette Ct North Richland Hills, TX 76180 Tiffany Hare Bradberry 6408 Marlette Ct North Richland Hills, TX 76180	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll